

Fill in this information to identify the case:

Debtor 1 Bryan S. Child

Debtor 2 Courtney L. Child  
(Spouse, if filing)

United States Bankruptcy Court for the: District of Utah

Case number 15-27428

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association,  
as Trustee of the Tiki Series III Trust

Court claim no. (if known): 2-1

Last 4 digits of any number you use to  
identify the debtor's account:

4 5 9 9

**Date of payment change:**

Must be at least 21 days after date  
of this notice 06/01/2019

**New total payment:**

\$ 759.39  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 162.38

New escrow payment: \$ 185.47

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Bryan S. Child Case number (if known) 15-27428  
First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X**/s/ D. Anthony Sottile Date 05/07/2019  
Signature

Print: D. Anthony Sottile Title Authorized Agent for Creditor  
First Name Middle Name Last Name

Company Sottile & Barile, LLC

Address 394 Wards Corner Road, Suite 180  
Number Street  
Loveland OH 45140  
City State ZIP Code

Contact phone 513-444-4100 Email bankruptcy@sottileandbarile.com

SVB Servicing Corporation  
 323 FIFTH STREET  
 EUREKA, CA 95501  
 For Inquiries: (800) 603-0836  
 Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: April 18, 2019

BRYAN S CHILD  
 COURTNEY L CHILD  
 4992 VISTA DR  
 ROY UT 84067

Loan: 

Property Address:  
 4992 VISTA DRIVE  
 ROY, UT 84067

### Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Sept 2018 to May 2019. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Jun 01, 2019:
Principal & Interest Pmt:	573.92	573.92 **
Escrow Payment:	162.38	185.47
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$736.30	\$759.39

Escrow Balance Calculation	
Due Date:	Jan 01, 2019
Escrow Balance:	69.33
Anticipated Pmts to Escrow:	811.90
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	\$881.23

\*\* The terms of your loan may result in changes to the monthly principal and interest payments during the year.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	228.00
Sep 2018		229.35		*		0.00	457.35
Nov 2018		229.35		*		0.00	686.70
Nov 2018			1,573.71	*	County Tax	0.00	(887.01)
Dec 2018		887.01		*	Escrow Only Payment	0.00	0.00
Dec 2018		162.38		*		0.00	162.38
Dec 2018		5.50		*	Int on Escrow Pmt	0.00	167.88
Jan 2019		162.38		*		0.00	330.26
Feb 2019		162.38		*		0.00	492.64
Mar 2019		66.21		*	Escrow Only Payment	0.00	558.85
Mar 2019			651.90	*	Homeowners Policy	0.00	(93.05)
Apr 2019		162.38		*		0.00	69.33
					Anticipated Transactions	0.00	69.33
Apr 2019		649.52					718.85
May 2019		162.38					881.23
	\$0.00	\$2,878.84	\$0.00	\$2,225.61			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling \$0.00. Under Federal law, your lowest monthly balance should not have exceeded \$0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.



Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: April 18, 2019

BRYAN S CHILD

Loan: 

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	881.23	646.36
Jun 2019	185.47			1,066.70	831.83
Jul 2019	185.47			1,252.17	1,017.30
Aug 2019	185.47			1,437.64	1,202.77
Sep 2019	185.47			1,623.11	1,388.24
Oct 2019	185.47			1,808.58	1,573.71
Nov 2019	185.47	1,573.71	County Tax	420.34	185.47
Dec 2019	185.47			605.81	370.94
Jan 2020	185.47			791.28	556.41
Feb 2020	185.47			976.75	741.88
Mar 2020	185.47			1,162.22	927.35
Apr 2020	185.47	651.90	Homeowners Policy	695.79	460.92
May 2020	185.47			881.26	646.39
	<u>\$2,225.64</u>	<u>\$2,225.61</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of \$185.47. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed \$370.94 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is \$881.23. Your starting balance (escrow balance required) according to this analysis should be \$646.36. This means you have a surplus of \$234.87. **(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).**

This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

We anticipate the total of your coming year bills to be \$2,225.61. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Document

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Unadjusted Escrow Payment	185.47
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$185.47</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated**

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF UTAH  
SALT LAKE CITY DIVISION**

In Re:

Case No. 15-27428

Bryan S. Child  
Courtney L. Child

Chapter 13

Debtors.

Judge R. Kimball Mosier

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**CERTIFICATE OF SERVICE**

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I certify that on May 7, 2019, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

Paul Duane Benson, Debtors' Counsel  
paulbenson@paulbensonlaw.com

Lon Jenkins , Chapter 13 Trustee  
ecfmail@ch13ut.org

Office of the United States Trustee  
ustpreion19.sk.ecf@usdoj.gov

I further certify that on May 7, 2019, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Bryan S. Child, Debtor  
4992 South Vista Drive  
Roy, UT 84067

Courtney L. Child, Debtor  
4992 South Vista Drive  
Roy, UT 84067

Dated: May 7, 2019

/s/ D. Anthony Sottile

D. Anthony Sottile  
Authorized Agent for Creditor  
Sottile & Barile, LLC  
394 Wards Corner Road, Suite 180  
Loveland, OH 45140  
Phone: 513.444.4100  
Email: bankruptcy@sottileandbarile.com